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Date: February 7, 2008  
Name: Jennifer M. Spinning  
Signature: *[Signature]*  
Clifford Chance US LLP

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No : 09/785,596  
Applicant : Robert Casper et al.  
Filed : February 16, 2001  
Title : SYSTEM AND METHOD FOR MANAGING FINANCIAL ACCOUNT  
INFORMATION  
TC/A.U. : 3624  
Examiner : Daniel Kesack  
Confirmation No. : 4392  
  
Docket No. : 80-20678073 (formerly known as 6208-003)  
Customer No. : 27383

Honorable Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT IN RESPONSE TO THE DECEMBER 13, 2007 NOTICE OF NON-COMPLIANT  
AMENDMENT**

Enclosed herewith please find our Amendment in response to the Notice of Non-Compliant Amendment mailed on December 13, 2007. A response was due January 13, 2008. A Petition for a One month Extension of Time to February 13, 2008 and the requisite fee are enclosed. Favorable reconsideration of the above-identified patent application in view of the following remarks is respectfully requested.

Please amend the above-identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 12 of this paper.